

## In the Claims

This listing of claims will replace all prior versions and listings of claims in the application:

### Listing of claims:

Claim 1 (canceled)

\ Claim 2 (originally not presented)

Claims 3 to <sup>7</sup>~~8~~ (canceled)

*Q8*  
Claim <sup>8</sup>~~9~~ (new): A method of performing a transaction between a first and a second participant wherein said second participant permits a service to be provided to said first participant in exchange for a payment, said method comprising the steps of:

- a) said first participant verifying the legitimacy of said second participant to obtain assurance that said service will be provided upon payment;
- b) said second participant verifying the legitimacy of said first participant to obtain assurance that payment will be secured upon provision of said service; and
- c) said second participant obtaining a digital signature for said first participant on said transaction whereby said second participant may obtain payment from a third participant.

Claim <sup>9</sup>~~10~~ (new): The method according to claim 9, wherein said first participant is a holder of a card which performs cryptographic operations.

Claim <sup>10</sup>~~11~~ (new): The method according to claim 10, wherein said second participant is a terminal.

Claim <sup>11</sup>~~12~~ (new): The method according to claim 11, wherein said third participant is a financial institution.

<sup>12</sup>  
Claim ~~13~~ (new): The method according to claim 9, wherein step (a) further comprises:  
i) said second participant sending a first message to said first participant, the first message including details and credentials of said second participant; and  
ii) said first participant verifying said transaction details and said credentials.

*as*  
<sup>13</sup>  
Claim ~~14~~ (new): The method according to claim 13, wherein step (b) further comprises:  
i) said first participant sending a second message to said second participant, said second message including credentials of said first participant; and  
ii) said second participant verifying said credentials of said first participant.

<sup>14</sup>  
Claim ~~15~~ (new): The method according to claim 14, wherein said second message includes a challenge and step (c) further comprises:  
i) said second participant generating a response to said challenge;  
ii) said second participant sending a third message including said response to said first participant;  
iii) said first participant verifying said response; and  
iv) said first participant sending a fourth message to said second participant such that said digital signature is provided by said second message and said fourth message.

<sup>15</sup>  
Claim ~~16~~ (new): The method according to claim 15, further comprising:  
i) said second participant verifying information in said fourth message;  
ii) said second participant completing said transaction by providing said service; and  
iii) said second participant sending said third participant a subset of said first, second, third and fourth messages to obtain payment.

<sup>16</sup>  
Claim ~~17~~ (new): The method according to claim 16, further comprising:  
i) said third participant verifying said subset; and  
ii) said third participant providing payment to said second participant.

<sup>17</sup>  
Claim ~~18~~ (new): The method according to claim 13, wherein said credentials include a public key certificate.

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Claim <sup>18</sup>~~19~~: (new): The method according to claim 15, wherein said challenge is a nonce.

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